

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.  <b>03292.101070.3</b>	APPLICATION NO.  <b>10/709,978</b>
	APPLICANT  <b>Lydia Breck</b>	
	FILING DATE  <b>June 10, 2004</b>	GROUP  <b>3693</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	<b>1</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/baseband.asp">http://www.palowireless.com/infotooth/tutorial/baseband.asp</a>, 04/28/2003</b>
	<b>2</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/hci.asp">http://www.palowireless.com/infotooth/tutorial/hci.asp</a>, 04/28/2003</b>
	<b>5</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/lmp.asp">http://www.palowireless.com/infotooth/tutorial/lmp.asp</a>, 04/28/2003</b>
	<b>4</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/k1_gap.asp">http://www.palowireless.com/infotooth/tutorial/k1_gap.asp</a>, 04/28/2003</b>
	<b>5</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/profiles.asp">http://www.palowireless.com/infotooth/tutorial/profiles.asp</a>, 04/28/2003</b>
	<b>5</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/radio.asp">http://www.palowireless.com/infotooth/tutorial/radio.asp</a>, 04/28/2003</b>
	<b>2</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/rfcomm.asp">http://www.palowireless.com/infotooth/tutorial/rfcomm.asp</a>, 04/28/2003</b>
	<b>4</b>	<b><a href="http://www.palowireless.com/infotooth/tutorial/sdp.asp">http://www.palowireless.com/infotooth/tutorial/sdp.asp</a>, 04/28/2003</b>
	<b>5</b>	<b><a href="http://www.palowireless.com/infotooth/whatis.asp">http://www.palowireless.com/infotooth/whatis.asp</a>, 04/28/2003</b>
	<b>10</b>	<b><a href="http://www.semiconductors.philips.com/news/content/file_878.html">http://www.semiconductors.philips.com/news/content/file_878.html</a>, 04/072003</b>
	<b>11</b>	<b>HURLEY et al., "Automatic Ear Recognition by Force Field Transformations", The Institution of Electrical Engineers, 2000, pages 7/1-7/5</b>
	<b>12</b>	<b>International Newsletter of the TI RFID Group, 2000, Issue 20, 12 pages</b>
	<b>13</b>	<b>International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008</b>
	<b>14</b>	<b>KAPLAN, JEREMY A., "Networking: Microsoft SPOT", <a href="http://www.pcmag.com/print_article/0,3048,a=43561,00.asp">http://www.pcmag.com/print_article/0,3048,a=43561,00.asp</a>, 07/01/2003, 2 pages</b>
	<b>15</b>	<b>KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages</b>
	<b>16</b>	<b>KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a>, 02/17/2004, 4 pages</b>
	<b>17</b>	<b>KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a>, 03/08/2004, 5 pages</b>
	<b>18</b>	<b>KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985</b>
	<b>19</b>	<b>LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002</b>

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NON-PATENT LITERATURE DOCUMENTS		
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	20	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	21	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
	22	NICCOLAI, JAMES, "CES: Microsoft's SPOT Technology has Humble Origins", <a href="http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS">http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS</a> , 01/10/2003, 3 pages
	23	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	24	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	25	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>

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